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Foster Bank
5225 N. Kedzie Ave.
Chicago, IL 60625
(773) 588-3355
Loan# 7022494

CTIC-HE



Doc#: 0808408313 Fee: \$62.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 03/24/2008 11:53 AM Pg: 1 of 3

R119170S

MODIFICATION AND EXTENSION OF MORTGAGE

GRANTOR(S)	BORROWER(S)
YOUNG SIM KIM YONG SIK KIM	YOUNG SIM KIM
ADDRESS	ADDRESS
10418 W. FULLERTON AVE MELROSE PARK , IL 60164	10418 W. FULLERTON AVE MELROSE PARK , IL 60164

THIS MODIFICATION AND EXTENSION OF MORTGAGE, dated the 10th day of March, 2008, is executed by and between the parties indicated below and Lender.

- A. On February 8, 2006, Lender made a loan ("Loan") to Borrower evidenced by Borrower's promissory note ("Note") payable to Lender in the original principal amount of TWENTY THOUSAND Dollars (\$20,000.00), which Note was secured by a Mortgage ("Mortgage") executed by Grantor for the benefit of covering the real property described on Schedule A below ("Property") and recorded in Book at Page Filing date March 10, 2006 as Document No. 0606935257 in the records of the Recorder's (Registrar) Office of COOK County, Illinois. The Note and Mortgage and any other related documents including, but not limited to, a Guaranty dated N/A executed by Guarantor for the benefit of Lender are hereafter cumulatively referred to as the "Loan Documents".
- B. The Parties have agreed to modify and extend the maturity date of the Note, and it is necessary to provide for a similar modification and extension of the mortgage. The parties agree as follows:
- (1) The Maturity date of the Note is extended to February 8, 2011, at which time all outstanding sums due to Lender under the Note shall be paid in full, and the Mortgage is modified accordingly.
 - (2) The parties acknowledge and agree that, as of March 10, 2008, the unpaid principal balance under the Note was \$13,627.29, and the accrued and unpaid interest on that date was \$104.44.
 - (3) Grantor represents and warrants that Grantor owns the property free and clear of any liens or encumbrances other than the liens described in Schedule B below.
 - (4) Except as expressly modified herein, all terms and conditions of the Loan Documents shall remain in full force and effect. The Parties hereby adopt, ratify, and confirm these terms and conditions modified.
 - (5) Borrower, Grantor, and Guarantor agree to execute any additional documents which may be required by Lender to carry out the intention of this agreement. As of the date of this Agreement, there are no claims, defenses, setoffs, or counterclaims of any nature which may be asserted against Lender by any of the undersigned.
 - (6) The Mortgage is further modified as follows;
 - (7)

***HOME EQUITY LINE INCREASED FROM \$20,000.00 TO \$26,000.00

***RATE CHANGING FROM Prime+1.125% WITH FLOOR RATE OF 5.000% AND WITH AUTO DEBIT
TO Prime+0.125% WITH FLOOR RATE OF 5.000% AND WITH AUTO DEBIT

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SCHEDULE A

THE EAST 57 FEET 6 INCHES OF THE SOUTH 1/2 OF LOT 15 IN BARTLETT'S GRAND FARMS UNIT 'A' BEING A SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTH 1/2 OF THE EAST 3/4 OF THE SOUTH EAST 1/4 OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Address of Real Property: 10418 W. FULLERTON AVE
MELROSE PARK, IL 60164

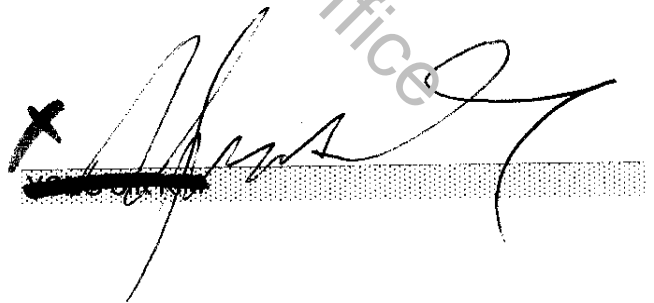
Permanent Index No(s): 12-29-424-022-0000

SCHEDULE B

Grantor:



Grantor:



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Borrower:

[Signature]

Borrower:

Guarantor:

Guarantor:

Guarantor:

Guarantor:

Lender: **Foster Bank**

[Signature]
LISA KANG / LOAN OFFICER

State of _____)

State of _____)

County of _____)

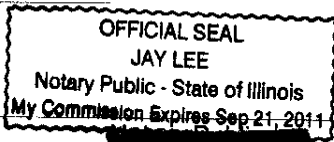
County of _____)

I, _____, a Notary public in and For said County, in the State aforesaid, DO HEREBY CERTIFY that _____ personally known to me to be the same person _____ whose name _____ subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that _____ he _____ signed, sealed and delivered the said instrument as _____ free and voluntary act, for the uses and purposes herein set forth.

The foregoing instrument was acknowledged before me this _____ by _____ as _____ on behalf of the _____

Given under my hand and official seal, the 10th day of
March, 2008

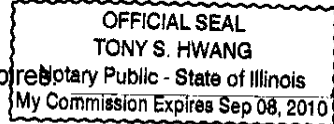
Given under my hand and official seal, this _____ day of _____



[Signature]
Notary Public

Commission expires: _____

Commission expires: _____
[Signature]



Prepared by and Return to: **KENNY LEE / FOSTER BANK 5225 N. KEDZIE AVE., CHICAGO, IL 60625**